Exhibit “A”

mcm Midland Credit Management, Inc.
2365 Northside Drive, Suite 300, San Diego, CA 92108

Original Creditor	HSBC BANK NEVADA, N.A.
Original Account Number	5407915021263360
MCM Account Number	8539200518
Current Balance	$1,002.63
Current Owner	MIDLAND FUNDING LLC

You are **pre-approved** for a 40% discount!
Call now: (800) 282-2644

06-08-2016

001 Keith E Landrus
P89T3292 504 W Glass Ave
Spokane, WA 99205-2915

Choose The Option That Works For You.

RE: HSBC Bank Nevada, N.A.

Dear Keith,

Congratulations! You have been **pre-approved** for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you by calling (800) 282-2644. Pay online today at www.midlandcreditonline.com.

Option 1: 40% OFF
Payment Due Date: 07-08-2016
You Pay Only **$601.57**

Option 2: 20% OFF
First Payment Due Date: 07-08-2016
6 Monthly Payments of Only **$133.68**

Option 3: Monthly Payments As Low As: **$50 per month†**
† Call today to discuss your options and get more details.

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

Tim Bolin

Tim Bolin, Division Manager

Benefits of Paying!

- Save up to $401.05
- Offer Expiration date: 07-08-2016
- After receiving your final payment, we will consider the account paid.*

CALL US TODAY!
(800) 282-2644

The law limits how long you can be sued on a debt. Because of the age of your debt, we will not sue you for it. If you do not pay the debt, we may continue to report it to the credit reporting agencies as unpaid.

*If you pay your full balance, we will report your account as **Paid in Full.** If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance.**

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

Calls to and/or from this company may be monitored or recorded.

The offer to resolve this account for the discount(s) offered in this letter remains open until 07-08-2016. For further information, please call one of our Account Managers at (800) 282-2644.

MAIL PAYMENTS TO: P.O. Box 6578, Los Angeles, CA 96578
MAIL CORRESPONDENCE BUT NO PAYMENTS TO: MCM's business address at 2365 Northside Drive, Suite 300, San Diego, CA 92108

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law:

ADDITIONAL ACCOUNT INFORMATION:

Charge-Off Balance:	$690.04
Last Payment Date:	06-30-2010
Interest Rate*:	12.00%

*Interest Rate used to calculate interest portion of the current balance due.

Principal Balance:	$	690.04
Seller Interest Balance:	$	0.00
Seller Fees:	$	0.00
MCM Interest Balance:	$	312.59
MCM Fees:	$	0.00
Current Balance:	$	1,002.63